

Using your credit card on the Internet

Using credit cards over the Internet without special devices such as smart card readers and/or magnetic stripes is usually limited to a request from the website for the credit card number and its expiration date.

In this way hackers (or website disloyal employees) can capture card numbers via electronic intrusion.

To reduce the risk of fraud you should ensure your card is handled by as few people as possible. Secondly, when buying on the Internet it is advisable to use popular and reliable sites, both regarding the products they sell and the brands they represent.

Some precautions :

1) Sites devoted to electronic commerce use security protocols which can identify the user (the most common is Secure Socket Layer - SSL) and prevent access, accidental or otherwise, to other users. Just check whether during the transaction a padlock icon appears in the lower right corner of the window, which means that the connection is secure. 2) Avoid providing too much personal information or about your bank account within a website. To be successful, transactions only need the credit card number and expiry date. 3) Make use of the various home banking solutions made available by banks in order to monitor your bank account almost in real time. In this way you can block your card immediately if you deny some charges to the card. 4) Monitor your bank statements carefully and report unknown transactions to the card issuer immediately.

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